

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Gerald S. Wall  
Debtor

Case No. 18-03323-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Sep 13, 2023

User: AutoDocke  
Form ID: 3180W

Page 1 of 5  
Total Noticed: 107

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2023:**

Recip ID	Recipient Name and Address
db	#+ Gerald S. Wall, PO Box 87, Langhorn, PA 19047-0087
5094700	+ Airport Sand & Gravel, 500 Swetland Ln, West Wyoming, PA 18644-1498
5094701	Amerigas, PO Box 965, Valley Forge, PA 19482-0965
5094702	Atty Raymond Wendolowski, PO Box 1313, Wilkes Barre, PA 18703-1313
5094703	B.A.C. Local 05 Pa Benefits Fund, 2163 Berryhill St, Harrisburg, PA 17104-2010
5094705	Berkheimer, Coll: Local Payroll Tax, PO Box 25132, Lehigh Valley, PA 18002-5132
5094706	Berkheimer Tax Administrator, 50 N 7th St, Bangor, PA 18013-1731
5100382	+ Berkheimer agent for City of Pittston/Pittston ASD, 50 North Seventh Street, Bangor, PA 18013-1731
5094707	BlueVineCapitol, Inc., 401 Warren St Ste 300, Redwood City, CA 94063-1578
5094708	Borough of Exeter, PO Box 41, Wilkes Barre, PA 18703-0041
5094709	Bricklayers Int'l Pension Fund, 504 S Main St, Wilkes Barre, PA 18701-2102
5094710	Builder Supply Company, 504 S Main St, Wilkes Barre, PA 18701-2102
5094711	Builders First Source, 695 Wyoming Ave, Kingston, PA 18704-3876
5094713	+ Carpenters Combined Funds, % Tucker Arnsberg, 1500 One PPG Pl, Pittsburgh, PA 15222-5413
5094715	+ City of Scranton, 340 N Washington Ave, Scranton, PA 18503-1582
5094716	Color World, 701 Twp Blvd, Pittston, PA 18640
5094718	Delta Electrical Systems, 11 Garfield St, Nanticoke, PA 18634-1538
5094699	Doran & Doran PC, 69 Public Sq Ste 700, Wilkes-Barre, PA 18701-2588
5094719	Dupont Grand Rental Station, RR 11, Dupont, PA 18641
5094720	ESP Concrete Pumping Inc., PO Box 310, Sweet Valley, PA 18656-0310
5094722	FBM, 2 Stevens Rd, Wilkes Barre, PA 18702-5351
5094721	Fastenal, PO Box 1286, Winona, MN 55987-7286
5094723	First Insurance Funding, 450 Skokie Blvd Ste 1000, Northbrook, IL 60062-7917
5094726	Heavy & Highway Constuction Workers, Local #158, 4655 Linglestown Rd Ste D, Harrisburg, PA 17112-8544
5094727	High Mountain Hardware, Inc, 20 Banks Ave, McAdoo, PA 18237-2507
5094728	Hines Motorsport, Inc., 970 Shoemaker Ave, West Wyoming, PA 18644-1122
5094767	++ INTUIT INC C O CORPORATION SERVICE COMPANY, 251 LITTLE FALLS DRIVE, WILMINGTON DE 19808-1674 address filed with court:, Quickbooks, 2700 Coast Ave, Mountain View, CA 94043-1140
5094736	+ IUPAT Combined Funds, % Frank M. Vaccaro & Assoc, 27 Roland Ave Ste 200, Mount Laurel, NJ 08054-1057
5094732	International Trowel Trades, 620 F St NW, Washington, DC 20004-1618
5094733	Interstate Building Materials, Inc., PO Box 708, Pittston, PA 18640-0708
5094734	Intuit Payroll Service, 2700 Coast Ave, Mountain View, CA 94043-1140
5094735	Intuit Softward, 2700 Coast Ave, Mountain View, CA 94043-1140
5094737	James W. Cox & Son, Inc., 502 Moltke Ave, Scranton, PA 18505-2616
5094738	James W. Quandel & Sons, Inc., PO Box 220, Minersville, PA 17954-0220
5117963	+ John J. Martin, Esquire, 1022 Court Street, Honesdale, PA 18431-1925
5094739	Joseph J. Joyce Associates, Inc., 9 N Main St, Pittston, PA 18640-1836
5094740	Keystone Block, 600 Glenn St, Scranton, PA 18509-2213
5094741	Keystone Container Services, Laurence C. Musgove Assoc, PO Box 13487, Roanoke, VA 24034-3487
5094743	Laborers General Fund, % Charles Johnson, 101 Erford Rd Ste 302, Camp Hill, PA 17011-1802

5094742 # Laborers General Fund, Laurence C Musgrove Assoc., PO Box 13487, Roanoke, VA 24034-3487  
5094744 Laborers Local Union #158, 22201 Forest Hills Dr Ste 6, Harrisburg, PA 17112-1089  
5094745 Laborers Tri-County Pension Fund, 431 Wyoming Ave, Scranton, PA 18503-1228  
5113890 + Laborers' Local No. 130 Annuity Fund, c/o Lawrence C. Musgrove Associates, Inc, P.O. Box 13487, Roanoke, VA 24034-3487  
5113934 + Laborers' Local No. 130 Pension Fund, c/o Lawrence C. Musgrove Associates, Inc, P. O. Box 13487, Roanoke, VA 24034-3487  
5113908 + Laborers' Local No. 130 Welfare Fund, c/o Lawrence C. Musgrove Associates, Inc, P. O. Box 13487, Roanoke, VA 24034-3487  
5094746 Lackawanna American Insurance Co., 46 Public Sq, Wilkes Barre, PA 18701-2609  
5094748 Luzerne Co. Tax Claim Bureau, 200 N River St, Wilkes Barre, PA 18711-1004  
5094749 Mesko Glass, 100 Glendale Rd, Avoca, PA 18641-9518  
5094750 Mesko Glass & Mirror Co, 801 Avenue, Scranton, PA 18509  
5120132 + Mesko Glass & Mirror Co. Inc., 100 Glendale Rd., Avoca, PA 18641-9518  
5094751 Mid-Atlantic Engineering, 120 Commerce Rd, Pittston Township, PA 18640-9552  
5094752 + Mid-Atlantic LECET, 11951 Freedom Drive No. 310, Reston, VA 20190-5686  
5094753 N & B Enterprises, 482 Shoemaker Ave, West Wyoming, PA 18644-1211  
5094754 N & B Realty, 484 Shoemaker Ave, West Wyoming, PA 18644-1211  
5094755 + NEPCA, 363 Laurel Street, Pittston PA 18640-3507  
5094756 Office of Unemployment Comp Tax, PO Box 60127, Harrisburg, PA 17106-0127  
5094757 Oley Industries, 966 Shoemaker Ave, West Wyoming, PA 18644-1122  
5094758 Oppenheimer Funds, Attn: Retirement Plan Purchases, PO Box 5390, Denver, CO 80217-5390  
5094759 PA Dept of Rev. Bankruptcy Div., Bureau of Compliance, PO Box 280946, Harrisburg, PA 17128-0946  
5094760 PA Unemployment Comp. Fund, PO Box 60127, Harrisburg, PA 17106-0127  
5094761 Painters Dist Counsel 71 Benefit Fund, % Frank M/Vaccaro & Assocs Inc., 27 Roland Ave Ste 200, Mount Laurel, NJ 08054-1038  
5116179 + Pennsylvania American Water, Customer Service, 800 W Hershey Park Drive, Hershey, PA 17033-2400  
5094763 Pennsylvania Building Trades Council, 800 N 3rd St Ste 407, Harrisburg, PA 17102-2025  
5094764 Plasters & Cement Masons Local 592, 431 Wyoming Ave # 431, Scranton, PA 18503-1228  
5094766 Quick Books Payroll Service, 2700 Coast Ave, Mountain View, CA 94043-1140  
5094768 Rise Construction Co Inc., RR 2 Box 2205, Lake Ariel, PA 18436  
5094769 Sam Ferretti, 484 Shoemaker Ave, West Wyoming, PA 18644-1211  
5094770 Sean Byrn Construction, 2911 Birney Ave, Scranton, PA 18505-3131  
5094771 Sherwin Williams, 334 Pierce St, Kingston, PA 18704-5121  
5094772 + State Auto Insurance Co., 518 E Broad St, Columbus, OH 43215-3976  
5120187 + State Automobile Mutual Insurance Co, 518 E. Broad St., Columbus, OH 43215-3901  
5094773 + Sterling Glass Inc., 1101 Penn Ave, Scranton, PA 18509-2714  
5094774 Team Supply Inc., PO Box 2178, Hazleton, PA 18201-1056  
5094775 Terrazzo Restoration & Installation, 263 Mountain Dr, Fredericksburg, PA 17026-9102  
5094777 + Tom Pizano, Tax Collector, Exeter Borough, 1101 Wyoming Ave, Exeter, PA 18643-1936  
5094778 + Union Trowel Trades Benefits Fund, PO Box 6480, Harrisburg, PA 17112-0480  
5094781 WVSA, PO Box 33A, Wilkes-Barre, PA 18703  
5094698 Wall Gerald S, 19 Ferretti Dr, West Wyoming, PA 18644-1744  
5094780 West Wyoming Borough Sewer Maintenance, PO Box 2232, Wilkes Barre, PA 18703-2232  
5097027 + c/o Jillian Nolan Snider, Esquire, Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413

TOTAL: 80

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PHINAMERI.COM	Sep 13 2023 22:40:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 13 2023 18:39:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
5097983	+ EDI: PHINAMERI.COM	Sep 13 2023 22:40:00	ACAR leasing LTD d/b/a, GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
5094704	EDI: BANKAMER.COM	Sep 13 2023 22:40:00	Bank of America, PO Box 982234, El Paso, TX 79998-2234
5112865	+ EDI: BANKAMER2.COM	Sep 13 2023 22:40:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5094712	EDI: CAPITALONE.COM	Sep 13 2023 22:40:00	Capital One, Bankruptcy Department, PO Box 30285, Salt Lake City, UT 84130-0285

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5116570	EDI: CAPITALONE.COM	Sep 13 2023 22:40:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5094717	EDI: WFNNB.COM	Sep 13 2023 22:40:00	Comenity Bank/Jared, Bankruptcy Dept., PO Box 182125, Columbus, OH 43218-2125
5094724	EDI: RMSC.COM	Sep 13 2023 22:40:00	GE Capital Retail Bank, Attn: Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104
5094725	EDI: PHINAMERI.COM	Sep 13 2023 22:40:00	GM Financial Leasing, PO Box 183834, Arlington, TX 76096-3834
5094730	Email/Text: nmerron@hnbbank.com	Sep 13 2023 18:39:00	Honesdale National Bank, PO Box 350, Honesdale, PA 18431-0350
5094729	Email/Text: nmerron@hnbbank.com	Sep 13 2023 18:39:00	Honesdale National Bank, 733 Main St, Honesdale, PA 18431-1844
5094731	EDI: IRS.COM	Sep 13 2023 22:40:00	Internal Revenue Service, Sp. Procedures Bkcy Section, PO Box 7346, Philadelphia, PA 19101-7346
5094714	EDI: JPMORGANCHASE	Sep 13 2023 22:40:00	Chase/Bank One Card, PO Box 15298, Wilmington, DE 19850-5298
5094747	^ MEBN	Sep 13 2023 18:35:46	Liberty Mutual, 100 Liberty Way, Dover, NH 03820-4597
5094765	Email/Text: Bankruptcy.Notices@pnc.com	Sep 13 2023 18:39:00	PNC Bank, PO Box 3429, Pittsburgh, PA 15230-3429
5199894	Email/Text: Bankruptcy.Notices@pnc.com	Sep 13 2023 18:39:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
5116802	EDI: PRA.COM	Sep 13 2023 22:40:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5116181	^ MEBN	Sep 13 2023 18:35:45	PPL, 827 Hausman Road, Allentown, PA 18104-9392
5094762	Email/Text: ngisupport@radiusgs.com	Sep 13 2023 18:39:00	Penn Medicine, c/o Central Credit Services LLC, 9550 Regency Square Blvd Ste 500, Jacksonville, FL 32225-8169
5117609	EDI: PENNDEPTREV	Sep 13 2023 22:40:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
5117609	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 13 2023 18:39:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
5117363	EDI: Q3G.COM	Sep 13 2023 22:40:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5241409	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 13 2023 18:39:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
5241410	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 13 2023 18:39:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
5116180	Email/Text: bkrcy@ugi.com	Sep 13 2023 18:39:00	UGI Penn Natural Gas, Inc., PO Box 13009, Reading, PA 19612-3009
5115215	+ EDI: WFFC2	Sep 13 2023 22:40:00	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663
5094779	EDI: WFFC2	Sep 13 2023 22:40:00	Wells Fargo Home Mortgage, Customer Service, PO Box 10335, Des Moines, IA 50306-0335

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
cr	*+	The Honesdale National Bank, 733 Main Street, Honesdale, PA 18431-1844
5100374	*+	The Honesdale National Bank, 733 Main Street, Honesdale, PA 18431-1844
5146808	##	Charles W. Johnston, Charles W. Johnston, PC, P. O. Box 98, Camp Hill, PA 17001-0098
5113889	##	Charles W. Johnston, Esquire, P. O. Box 98, Camp Hill, PA 17001-0098
5146807	##	Charles W. Johnston, Esquire, Charles W. Johnston, PC, P.O. Box 98, Camp Hill, PA 17001-0098
5099897	##+	Interstate Building Materials, Inc., 322 Laurel Street, Pittston, PA 18640-3538
5094776	##	Thomas M. Gill & Co., 838 Shoemaker Ave, West Wyoming, PA 18644-1108

TOTAL: 0 Undeliverable, 3 Duplicate, 5 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2023 at the address(es) listed below:

Name	Email Address
Allison L. Carr	on behalf of Creditor Carpenters Combined Funds Inc. acarr@tuckerlaw.com, agilbert@tuckerlaw.com
Jack N Zaharopoulos	TWecef@pamd13trustee.com
James Warmbrodt	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Jerome B Blank	on behalf of Creditor Wells Fargo Bank N.A. pamb@fedphe.com
Jillian Nolan Snider	on behalf of Creditor Carpenters Combined Funds Inc. jsnider@fbtlaw.com, rmccartney@fbtlaw.com
John J Martin	on behalf of Creditor The Honesdale National Bank jmartin@martin-law.net kmartin@martin-law.net;sseana@martin-law.net;jjmartin@martin-law.net;r59891@notify.bestcase.com
Kimberly D Martin	on behalf of Creditor The Honesdale National Bank kmartin@martin-law.net jashley@martin-law.net;r59891@notify.bestcase.com
Lisa M. Doran	on behalf of Debtor 1 Gerald S. Wall ldoran@dorananddoran.com
Mario John Hanyon	on behalf of Creditor Wells Fargo Bank N.A. pamb@fedphe.com, mario.hanyon@brockandscott.com
Thomas Song	

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on behalf of Creditor Wells Fargo Bank N.A. tomysong0@gmail.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

Valerie Michelle Johnson

on behalf of Creditor PNC BANK N.A. V.johnson@pnc.com

William E. Craig

on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com mortoncraigeef@gmail.com

TOTAL: 13

**Information to identify the case:**

Debtor 1

Gerald S. Wall

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7170

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:18-bk-03323-MJC

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:Gerald S. Wall  
aka Gerald Scott Wall**By the  
court:**9/13/23Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**